

**Information to identify the case:**

Debtor 1 Mark R. Kolombatovich

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5330

EIN --

Debtor 2 Diane M. Paraskevas

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3707

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 16-15599-MBK

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark R. Kolombatovich  
aka Mark Richards

Diane M. Paraskevas  
aka Diane Kolombatovich

5/26/21

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Mark R. Kolombatovich  
Diane M. Paraskevas  
Debtors

Case No. 16-15599-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: May 26, 2021

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Mark R. Kolombatovich, Diane M. Paraskevas, 220 Stony Brook Road, Hopewell, NJ 08525-3003
aty	+ Gorski & Knowlton PC, 311 Whitehorse Avenue, Suite A, Hamilton, NJ 08610-1430
cr	+ BANK OF AMERICA, N.A., AS SERVICER FOR DEUTSCHE BA, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE F, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE F, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517456813	DEUTSCHE BANK NATIONAL TRUST COMPANY ET.AL., Bank of America, PO BOX 31785, Tampa FL 33631-3785
516078757	+ Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400
516285852	+ Emerg Phys Svcs of Nj Pa, 6681 Country Club Drive, Golden Valley MN 55427-4601
516224332	Nissan, POB 660366, Dallas, TX 75266-0366
516078758	+ Nissan Motor Acceptance Corp/Infinity Lt, Nmac/Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
516078761	+ PNC Bank, N.A., c/o Leslie Phiefer, Esq, 80 Main Street, Suite 460, West Orange, NJ 07052-5414
516078759	+ Phelan Hallinan Diamond & Jones, for Deutsche Bank File #165963, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437
516091026	+ VW CREDIT LEASING, LTD., c/o VW Credit, Inc., PO BOX 9013, ADDISON, TEXAS 75001-9013

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 26 2021 21:28:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 26 2021 21:28:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516078756	EDI: BANKAMER.COM	May 27 2021 00:33:00	Bank of America, PO Box 31785, Tampa, FL 33631-3785
516307399	+ EDI: BASSASSOC.COM	May 27 2021 00:33:00	Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
516333969	EDI: BANKAMER.COM	May 27 2021 00:33:00	DEUTSCHE BANK NATIONAL TRUST COMPANY, c/o BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
516298262	EDI: NAVIENTFKASMSERV.COM	May 27 2021 00:33:00	Navient Solutions, Inc. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
516307156	Email/Text: Bankruptcy.Notices@pnc.com	May 26 2021 21:26:00	PNC Bank N.A., P.O. Box 94982, Cleveland, Oh 44101
516078760	Email/Text: Bankruptcy.Notices@pnc.com	May 26 2021 21:26:00	Pnc Bank, Po Box 5570, Cleveland, OH 44101
516130017	EDI: Q3G.COM	May 27 2021 00:33:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: May 26, 2021

Form ID: 3180W

Total Noticed: 26

516120390	EDI: SALLIEMAEBANK.COM	May 27 2021 00:33:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
516078762	+ EDI: SALLIEMAEBANK.COM	May 27 2021 00:33:00	Sallie Mae, 300 Continental Dr, Newark, DE 19713-4322
517337806	+ EDI: RMSC.COM	May 27 2021 00:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516078763	+ Email/Text: vci.bkcy@vwcredit.com	May 26 2021 21:28:00	Volkswagen Credit, Inc, Po Box 3, Hillsboro, OR 97123-0003
TOTAL: 13			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516521649		DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE F

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Allen I Gorski	on behalf of Attorney Gorski & Knowlton PC agorski@gorskiknowlton.com
Andrew M. Lubin	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A., AS SERVICER FOR DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR HOLDERS OF THE HARBORVIEW 2004-9 TRUST dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR THE HARBORVIEW MORTGAGE LOAN TRUST 2004-9, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-9 dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
Michael Frederick Dingerdissen	on behalf of Creditor BANK OF AMERICA N.A., AS SERVICER FOR DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR HOLDERS OF THE HARBORVIEW 2004-9 TRUST nj.bkecf@fedphe.com

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: May 26, 2021

Form ID: 3180W

Total Noticed: 26

Nicholas V. Rogers

on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR HOLDERS OF THE  
HARBORVIEW 2004-9 TRUST nj.bkecf@fedphe.com

TOTAL: 8